

In re:
Collin B. Lutz
Debtor

Case No. 22-12477-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jul 20, 2023

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2023:

Recip ID	Recipient Name and Address
db	Collin B. Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14735372	+ Joseph L. Quinn, Esquire, Ross, Quinn & Ploppert, P.C., 192 S Hanover Street, Suite 101, Pottstown, PA 19464-6096
14721785	Kristen Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14721786	Kristin Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14721787	Prothonotary Berks County, 633 Court St, Reading, PA 19601-4302
14721796	Weltman Weinberg and Reis LPA, 170 S Independence Mall W Ste 874W, Philadelphia, PA 19106-3334

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: gecsed@recoverycorp.com	Jul 21 2023 01:03:19	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14721779	Email/Text: backoffice@affirm.com	Jul 21 2023 00:50:00	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
14722343	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 21 2023 00:48:23	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14737625	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 21 2023 02:11:47	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14721780	Email/Text: ally@ebn.phinsolutions.com	Jul 21 2023 00:49:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14721781	Email/Text: BarclaysBankDelaware@tsico.com	Jul 21 2023 00:49:00	Barclays Bank of Delaware, 125 S West St, Wilmington, DE 19801-5014
14721782	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2023 02:11:44	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14721783	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 21 2023 00:49:00	Citizens Bank, DDA Recovery RJW245, 1 Citizens Dr, Riverside, RI 02915-3019
14723175	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 21 2023 00:49:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14721784	Email/Text: bankruptcy@diamondcu.com	Jul 21 2023 00:49:00	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14737209	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 21 2023 00:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14723519	Email/PDF: resurgentbknofications@resurgent.com	Jul 21 2023 00:48:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14733851	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 21 2023 02:11:49	Portfolio Recovery Associates, LLC, POB 41067,

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			Norfolk VA 23541
14724275	Email/PDF: resurgentbknotifications@resurgent.com	Jul 21 2023 02:11:47	Regions Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14721789	Email/PDF: resurgentbknotifications@resurgent.com	Jul 21 2023 01:02:41	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14721790	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 21 2023 00:50:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
14723746	^ MEBN	Jul 21 2023 00:37:39	Rocket Mortgage, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14728765	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 21 2023 00:50:00	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, 635 Woodward Avenue, Detroit, MI 48226-3408
14721792	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jul 21 2023 01:03:04	SOFI Bank, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7285
14721793	Email/PDF: gecsed@recoverycorp.com	Jul 21 2023 01:03:11	SYNCB, Attn. Bankruptcy Department, PO Box 965005, Orlando, FL 32896-5005
14721791	Email/Text: bankruptcy@bbandt.com	Jul 21 2023 00:49:00	Sheffield Financial Corporation, PO Box 1704, Clemmons, NC 27012-1704
14722573	+ Email/Text: bankruptcy@bbandt.com	Jul 21 2023 00:49:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
14722077	+ Email/PDF: gecsed@recoverycorp.com	Jul 21 2023 01:51:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14721794	Email/PDF: gecsed@recoverycorp.com	Jul 21 2023 01:03:06	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14721795	Email/Text: bankruptcy@timeinvestment.com	Jul 21 2023 00:50:00	Time Investment, 100 N 6th Ave, West Bend, WI 53095-3306
14726167	+ Email/Text: bankruptcy@timeinvestment.com	Jul 21 2023 00:50:00	Time Investment Company, 100 N Sixth Ave, PO Box 248, West Bend, WI 53095-0248
14721797	Email/Text: bkfilings@zwickerpc.com	Jul 21 2023 00:50:00	Zwicker and Associates PC, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14721788	*	Prothonotary-Berks County, 633 Court St, Reading, PA 19601-4302

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0313-4

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
JOSEPH L QUINN	on behalf of Debtor Collin B. Lutz CourtNotices@rqplaw.com
ROBERT W. SEITZER	on behalf of Trustee ROBERT W. SEITZER rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Reading DIVISION**

In re: Lutz, Collin B.

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Case No. 22-12477

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Robert Seitzer, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
Gateway Building
201 Penn St., Suite 103
Reading, PA 19601

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 14 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 AM on 08/15/2023 in Courtroom 4th Floor Courtroom, United States Bankruptcy Court Courthouse, Gateway Building, 201 Penn St., Reading, PA 19601. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date mailed: 07/19/2023

By: /s/ Robert W. Seitzer

Trustee

Robert Seitzer
1900 Spruce Street
Philadelphia, PA 19103
(215) 546-4500

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Reading DIVISION

In re: Lutz, Collin B.

§ Case No. 22-12477

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Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of: \$ 9,000.00
and approved disbursements of: \$ 37.91
leaving a balance on hand of¹: \$ 8,962.09

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Sheffield Financial, a division of Truist Bank	3,741.96	0.00	0.00	0.00
8	Time Investment Company	7,871.72	0.00	0.00	0.00
9	Diamond Credit Union	1,729.22	0.00	0.00	0.00
10	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/	247,139.31	0.00	0.00	0.00
14	Ally Bank c/o AIS Portfolio Services, LLC	35,721.28	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 8,962.09

Applications for chapter 7 fees and administrative expenses have been filed as follows:

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Robert Seitzer	1,650.00	0.00	1,650.00
Trustee, Expenses - Robert Seitzer	19.80	0.00	19.80

Total to be paid for chapter 7 administrative expenses: \$ 1,669.80
Remaining balance: \$ 7,292.29

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 7,292.29

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 7,292.29

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$92,406.26 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Sheffield Financial, a division of Truist Bank	190.74	0.00	15.06

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Citizens Bank N.A.	14,461.29	0.00	1,141.22
4	LVNV Funding, LLC	1,508.59	0.00	119.05
5	LVNV Funding, LLC	5,703.98	0.00	450.13
6	LVNV Funding, LLC	32,508.87	0.00	2,565.46
7	Regions Bank	19,533.14	0.00	1,541.47
11	Portfolio Recovery Associates, LLC	4,080.62	0.00	322.02
12	Portfolio Recovery Associates, LLC	14,116.27	0.00	1,113.99
13	Jefferson Capital Systems LLC	302.76	0.00	23.89

Total to be paid for timely general unsecured claims: \$ 7,292.29
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	<u>0.00</u>
Remaining balance:	\$	<u>0.00</u>

Prepared by: /s/ Robert W. Seitzer

Trustee

Robert Seitzer
1900 Spruce Street
Philadelphia, PA 19103
(215) 546-4500

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.